

seven-member panel created by Congress to review sexual misconduct allegations at the U.S. Air Force Academy. The panel's findings detailed much that we already knew including a failure of leadership and command and a lack of support for the victim. I strongly believe that we owe much of the progress we are now making on this issue to the efforts made by Tillie Fowler during the past ten years.

Tillie is survived by her husband Buck and her two daughters Tillie and Elizabeth. I join with my colleagues in expressing my deepest condolences. Tillie will certainly be missed.

HONORING THE CONTRIBUTIONS  
OF LAREDO INDEPENDENT  
SCHOOL DISTRICT BOARD MEM-  
BER JOHN PETER MONTALVO

**HON. HENRY CUELLAR**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 9, 2005*

Mr. CUELLAR. Mr. Speaker, I rise to recognize Laredo Independent School District Board Member John Peter Montalvo for a lifetime of distinguished public service.

Mr. Montalvo was elected to the Laredo Independent School District Board of Trustees in May 2000. He is a retired employee of the U.S. Postal Service and former City of Laredo council member. He has contributed much of his time and efforts toward social causes.

He has worked with numerous capital improvement projects which included housing rehabilitation, street paving and recreational parks. He also has initiated many health-related programs for low income citizens of his district.

As the school board representative for District 3 he serves the parents and children of Bruni, Tarver, and J.C. Martin Elementary school, but believes in serving the community as a whole to give the children the best opportunities possible. Montalvo is an inspiration to all in his community, through his lifetime service to education and the children of Laredo.

Mr. Speaker, I am proud to have had this opportunity to recognize the dedication of Laredo Independent School District Board Member John Peter Montalvo, and I thank you for this time.

SUPPORTING THE DESIGNATION  
OF A YEAR OF LANGUAGES

SPEECH OF

**HON. SHEILA JACKSON-LEE**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 8, 2005*

Ms. JACKSON-LEE of Texas. Mr. Speaker, I am pleased to be a supporter of H. Res. 122, a bill brought before the House of Representatives by my colleague Rush Holt. 2005 is The Year of Languages, which is a nationwide initiative to raise the American public's awareness regarding the importance of learning languages.

The goals of the Year of Languages initiative are simple. We want to expand the public's understanding of the role played by languages in all aspects of people's lives, in society and in the future of human and inter-

national relations. This is also an opportunity to promote the importance of language learning and language proficiency, urging every American to commit to learning other languages.

By focusing on such goals, we will build awareness of the diversity of languages that now play an integral part of everyday life in our country. Ultimately, this can promote the formation of a national task force to study and strengthen national policy on language learning and teaching and to make recommendations to strengthen U.S. policy.

The Year of Languages is being marked by events at the national, regional and local levels. American Council on the Teaching of Foreign Languages (ACTFL) has organized a national media campaign and educational and promotional materials designed to boost interest among learners of all ages, including public service announcements for television, radio, and print media.

Thank you, Merci, Gracias, Dank and Todah.

HONORING THE 175TH ANNIVER-  
SARY OF THE WOODBURY  
CHURCH OF CHRIST

**HON. BART GORDON**

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 9, 2005*

Mr. GORDON. Mr. Speaker, I rise today to recognize the 175th year of existence of the Woodbury Church of Christ. The Middle Tennessee congregation will celebrate the church's 175th anniversary during festivities slated for March 13-16.

The Woodbury Church of Christ began in 1830 when Tolbert Fanning baptized Elizabeth Gowan, wife of Dr. W.D. Gowan, in the Stones River. In 1836, William West donated the property upon which the first church was erected in 1842. A new building was built on the same site in 1889. It still stands today.

In 1868, the Woodbury Church of Christ reported 100 members. Today, the Church has 850 members. Minister Herb Alsup has served the Church for more than 27 years. He is helped by Junior Associate Minister Al Bugg Jr.; Missions Outreach Minister Howard Swann; Youth Minister Tim Knox; elders Lannie Burger, Clayton Glenn and Ray LeFevers; and deacons Mark Bailey, Mike Bailey, Dale Bush, Mike Corley, Mark Elkins, Bob Fuller, Jimmy Merryman, Boyd Pitts, Jeff Reed and Greg Rogers.

The Woodbury Church of Christ helps the community's needy through its outreach center, which provides clothing and food, and other benevolent work. The congregation's mission program is very active, having started three churches in the past five years. The new churches are Bright Angel Church of Christ in Las Vegas, Nevada; Emerald Beach Church of Christ in Panama City Beach, Florida; and Cleveland Church of Christ in Cleveland, Georgia. The Woodbury Church of Christ also supports churches and ministers in 10 foreign countries and nine other cities in the United States.

Woodbury is a better place because of the work of the Woodbury Church of Christ and its congregation. I am sure the church will continue to make a positive difference in the com-

munity for the next 175 years, and I congratulate the congregation and Minister Herb Alsup for all the good work they have done.

COLLEGE STUDENT CREDIT CARD  
PROTECTION ACT

**HON. LOUISE MCINTOSH SLAUGHTER**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 9, 2005*

Ms. SLAUGHTER. Mr. Speaker, while we prepare to debate in the next few weeks a bill that will make it more difficult for personal bankruptcy filers to escape their debts, I rise today to speak about young people in this regard. We have seen a 50 percent rise in bankruptcy filings in the past 10 years among young people.

I am reintroducing legislation today to address the growing problem of rising credit card debt among college students in the United States, a leading cause of bankruptcies filings among young people.

In 2001, Nellie Mae conducted a study that found college students, on average are graduating with six credit cards in their wallets. In 2001, their credit card debt average was \$2,327, and graduating seniors had a combined college loan and credit debt of \$20,402 each.

Semester after semester, students open their mail boxes to find envelopes notifying them that they are preapproved for credit cards. When they check their e-mail, there are more credit card offers. When they answer the phone in their dorm room, there are more offers.

Credit card companies pay college students generously to stand outside dining halls, dorms, and academic buildings and encourage their fellow students to apply for credits cards. With each completed application, the student applicant receives free gifts, from t-shirts to indoor basketball hoops, and the credit card company receives another interest paying customer. Walk on a college campus from move-in day on, and getting inundated with credit card applications is unavoidable.

I have heard personal stories from my district about college students overwhelmed by credit card debt. One junior in college has amassed a whopping \$14,000 of credit card debt. And Victoria's Secret still gave her a credit card with a \$2500 limit.

One of my staffers was approved for a credit card when she was in college after misspelling her name on the application, giving an incorrect address, wrong phone number, and wrong social security number. Clearly, credit card companies are not paying attention to whom they are giving credit cards, much less if the applicants can afford to pay the balance. This must stop!

College graduation should be a time of excitement and new beginnings; a time when students can watch the skills they have learned in college manifest into successful careers and happy lives.

Instead of endless possibilities, students are burdened with endless debt. Studies show that over half of college students feel burdened by debt when they graduate. According to the Federal Trade Commission, by the time college students graduate, one in eight will have charged their way to more than \$7,000 of credit card debt. Studies also show that the

likelihood of homeownership decreases as student debt increases. It is heartbreaking to me that young college students could jeopardize the possibilities of their future due to easy access to lines of credit that are not based on any income or creditworthiness requirements.

Why are we making it so easy for our young people to amass such outrageous amounts of debt that can only lead to personal ruin?

That is why I, along with Representative DUNCAN, my friend from Tennessee, have reintroduced the College Student Credit Card Protection Act. The bill will take important steps toward reducing, and eliminating, credit card debts to college students by requiring credit card companies to determine whether a student applicant has the financial means to pay off a credit card balance before they are approved. It would restrict the credit limit to minimum balances if the student has no independent income, and require parental approval for credit limit increases in the event that a parent cosigns the account.

Mr. Speaker, I thank you for this opportunity to address this critical issue facing our young people, and I urge this House to consider and pass this bill quickly.

Mr. Speaker, it is time to stem this problem, because the policy implications of thousands of young people filing bankruptcy are dire.

#### HAITI'S HEALTH NEEDS/NEW PARTNERSHIP FOR HAITI ACT

**HON. BARBARA LEE**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 9, 2005*

Ms. LEE. Mr. Speaker, Haiti not only needs immediate democracy but it also needs an immediate health intervention.

Today in Haiti less than 45 percent of Haitians have access to safe water and access to sanitation.

Seventy-six percent of Haiti's children under the age of five are underweight, or suffer from stunted growth and 63 percent of Haitians are undernourished.

Eighty percent of the population lives in abject poverty and the unemployment rate is estimated to be nearly 90 percent.

Ninety percent of all HIV/AIDS cases in the Caribbean.

As we combat global HIV/AIDS, malaria and tuberculosis, maternal and child mortality, and many other life threatening diseases, we must address the long-term effect of dilapidated physical and health infrastructure and abject poverty throughout the world, including in Haiti.

If the United States believes in helping families across the globe be healthy, happy and free—then now is the time to step up in our own backyard and support a comprehensive health approach to positively impact our neighbors in Haiti.

One way of attacking the varied diseases that leave thousands devastated in Haiti is working with a democratic Haitian government to rebuild the health infrastructure.

I recently introduced the New Partnership for Haiti Act of 2005, or H.R. 945 would offer a comprehensive plan for future engagement between the U.S. and Haitian Government.

This legislation partners Haitians and Americans together to produce environmentally sound strategies for rebuilding Haiti.

Its major provisions are aimed at developing basic sanitation, water, and other health infrastructures in Haiti.

The New Partnership for Haiti Act would bring the U.S. Army Corp of Engineers to train and educate Haitians on how to rebuild, pave, and maintain roads to provide access to rural and urban areas to health clinics. It will commission environmental impact studies for these projects, focusing on long term, environmentally sound solutions—not short term remedies.

Haiti needs assistance in addressing its long-term health infrastructure development.

The most basic of these needed development challenges is water. How can Haiti begin to combat its enormous health problems without basic clean and safe water?

Well Mr. Speaker, Haiti's water quality is life-threatening. In a study released in May of 2003, Haiti ranked last in the world for water quality.

The New Partnership for Haiti Act will provide funds and expertise through USAID to partner with Haiti on rebuilding of sanitation, water purification projects, and education for Haitians on how to maintain these systems themselves in the future.

This bill will help Haitians build and maintain safer, quality sewage systems and safe water delivery for both urban and rural communities.

The New Partnership for Haiti Act will start a pilot program for American Health Professionals and also Engineers who are interested in going to Haiti and helping with the development process.

It is my hope that a transfer of knowledge from U.S. professionals in the fields of health and engineering to Haitians will ensure long term development and guarantee the success of the programs similar to the success of the Global Fund and other international initiatives.

By widening the knowledge base of non-governmental organizations and professionals in Haiti, the U.S. will take advantage of a unique opportunity and obligation towards Haiti's future.

We worked together to get the humanitarian loans, which had been held up by the Inter-American Development Bank officially released on May 9, 2003.

We will continue to push for the full release of these loans and the potential for future humanitarian grants through the IDB.

I also believe we must move forward on establishing a health infrastructure for efficient delivery of these health and social sector funds.

Haiti has numerous health and social issues that are difficult to approach because of the undemocratically installed Interim Government of Haiti; however, we must be forward thinking and prepare for Haiti's democratic future.

Preparing now will open the doors to safe, healthy clinics, reducing child and maternal mortality, combating HIV/AIDS with drugs and comprehensive treatment and nationwide sewage, sanitation, and clean water.

#### TRIBUTE TO BISHOP ROBERT J. CARLSON

**HON. DAVE CAMP**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 9, 2005*

Mr. CAMP. Mr. Speaker, I rise today to pay tribute to The Most Reverend Robert J. Carl-

son on his installation as the fifth bishop of the Diocese of Saginaw.

During this penitential and traditionally solemn season of Lent, this is by contrast a day of celebration and reason to give thanks for God's many blessings.

We are thankful that the Holy Father, Pope John Paul II, led Bishop Carlson to Saginaw, and we are grateful to Bishop Carlson for saying yes to that call.

God has chosen Bishop Carlson to come to Saginaw. By giving us a new bishop, God has revealed a powerful sign that we are not alone in this journey. As we prepare for the Easter celebration, we pray that God will act through Bishop Carlson to change our hearts and help us be more faithful servants.

Bishop Carlson has been a strong advocate for the underserved. We are called to serve the poor and defend the weak from the strong. In that respect, I also appreciate Bishop Carlson's strong support for life, from the beginning until its natural end. We hope that Bishop Carlson's example of faith in God will inspire not just Catholics but people of all faiths and even non-religious backgrounds to seek the Truth.

As the members of the community of believers in Saginaw, we offer our prayers and congratulations to Bishop Carlson as he starts his ministry in mid-Michigan.

For the many Catholics I represent in Michigan's Fourth Congressional District, may God lead and guide you and the Saginaw Diocese to do His will.

#### HONORING DOCTOR DENNIS W. ROWE FOR RECEIVING THE BLACK ENGINEER OF THE YEAR AWARD FOR PROFESSIONAL ACHIEVEMENT

**HON. TOM DAVIS**

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 9, 2005*

Mr. TOM DAVIS of Virginia. Mr. Speaker, I rise today to honor Dr. Dennis W. Rowe for receiving the Black Engineer of the Year Award for professional achievement.

Dr. Rowe has mentored many children through the Reach For Tomorrow, Inc. (RFT) program. In 2000, Dr. Rowe took initiative to establish the RFT program in Prince William County, Virginia. Since the program's inception, he has worked diligently with county officials in order to obtain necessary funding for their efforts.

Through the RFT program, Dr. Rowe enables students to realize the practical applications of the subjects they are learning as well as the impact of scholastic achievement. Students spend a week in the summer focusing on career exploration, which includes time at college campuses where students are given "hands on" experiences in the areas of science and engineering.

Dr. Rowe encourages students to improve in three specific areas: attitude, achievement and attendance. As a result of their RFT experience, most students show a significant shift in their attitudes toward education. Dr. Rowe also encourages students to develop a resume during their high school years which highlights their participation in extracurricular activities. In addition, he encourages students to give back to their surrounding community.